

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF WISCONSIN**

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In Re: Paul P. Tadder

Case No. 13-20574-PP-13

Debtor(s)

Chapter 13

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**DEBTOR'S OBJECTION TO BANK OF AMERICA, N.A. MOTION FOR RELIEF  
FROM AUTOMATIC STAY**

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The above-named debtor by his attorney, Felix Servantez, hereby objects to **BANK OF AMERICA, N.A.** motion for relief from the automatic stay. In support of the Objection, it is alleged as follows:

1) The Debtor has failed to make his mortgage payments since the Chapter 13 plan was filed resulting in post – petition arrearages; and 2) The failure to make the monthly payments resulted in the loss of adequate protection of the movant's interest in the encumbered property.

The failure to make the post petition payments does not constitute a material default under the Chapter 13 plan, nor does it constitute cause for terminating the automatic stay. The Debtor intends to pay all missed post petition payments & cost in cash and/or via a supplemental claim.

The movant has adequate protection with regards to payments to the plan and adequate protection with regards to its security interest as outlined in the Debtor's Chapter 13 plan. Under the Chapter 13 plan, the Debtor has every intention of curing his pre-petition arrearages, remaining current with post-petition payments and ultimately bringing his obligations to the Bank current, thereby permitting him to retain his house, Bank of America, N.A. has a lien on.

WHEREFORE, the Debtor requests denial of the Motion filed herein by Bank of America, N.A.

Dated this 8th day of October, 2014.

Servantez Law Office, S.C.  
Attorney for Debtor

/s/ \_\_\_\_\_  
Felix Servantez  
State Bar No. 1001444

Prepared by:  
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